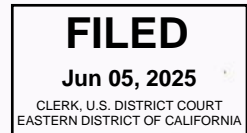


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IN THE UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF CALIFORNIA

UNITED STATES OF AMERICA,  
  
Plaintiff,  
  
v.  
  
JESSA ZAYAS aka Jessa Contreras,  
  
Defendant.

CASE NO. 1:25-cr-00116-JLT-SKO  
  
18 U.S.C. § 1347(a)(1) and (2) – HEALTH CARE  
FRAUD (FOUR COUNTS); 18 U.S.C. § 1028A(a)(1)  
– AGGRAVATED IDENTITY THEFT (TWO  
COUNTS); 18 U.S.C. § 982(a)(7) – CRIMINAL  
FORFEITURE

INDICTMENT

COUNTS ONE THROUGH FOUR: [18 U.S.C. § 1347(a)(1) and (2) – Health Care Fraud]

The Grand Jury charges:

JESSA ZAYAS aka Jessa Contreras,  
defendant herein, as follows:

**I. INTRODUCTION**

1. At all relevant times, defendant ZAYAS was licensed by the State of California to be a vocational nurse. A vocational nurse is an entry-level health care provider who is responsible for rendering basic care under the direction of another, more senior health care provider such as a doctor.

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2. At all relevant times, defendant ZAYAS was an owner and Chief Executive Officer of Healings Hands Hospice and Humane Love Hospice, which purported to provide hospice care to Medicare patients.

3. At all relevant times, defendant ZAYAS worked and resided in Fresno County and Kern County, State and Eastern District of California, Los Angeles County, State and Central District of California, and elsewhere.

4. At all relevant times, DOCTOR ONE was licensed by the State of California to be a medical doctor.

5. At all relevant times, DOCTOR ONE operated his own internal medicine practice with his business partners and resided in Fresno County, State and Eastern District of California.

## **II. RELEVANT BACKGROUND ON MEDICARE AND HOSPICE**

6. Medicare is a federally funded health insurance program that primarily provides health insurance for individuals who are 65 years old and older. The program is administered by the Centers for Medicare & Medicaid Services (“CMS”) and covers various types of health care services, including hospice services. CMS contracts with Home Health and Hospice Medicare Administrative Contractors (“MAC”) to process and pay hospice claims that are submitted to Medicare. National Government Services (“NGS”) is the MAC responsible for processing and paying Medicare hospice claims in California.

7. Medicare is a “health care benefit program” as defined in 18 U.S.C. § 24(b).

8. Hospice care is a comprehensive, holistic program of care and support for terminally ill patients. It changes the focus to comfort care, *i.e.*, palliative care, for pain relief and symptom management instead of care to cure the patients’ illnesses.

9. To qualify for hospice care under Medicare, a patient must generally be certified by a physician as being terminally ill, *i.e.*, having a life expectancy of six months or less if the illness runs its normal course.

10. A patient who is qualified to receive hospice care under Medicare is entitled to receive care for two 90-day periods followed by an unlimited number of 60-day periods. At the start of the initial 90-day period, the hospice provider must obtain written certification of the patient’s terminal

1 illness from the patient's primary care provider and the hospice provider's medical director. For  
 2 subsequent periods, the hospice provider only needs to obtain a written certification from its medical  
 3 director. The certifications must include an explanation of why the patient's life expectancy is six  
 4 months or less. These certifications are referred to as Certifications of Terminal Illness ("CTI").

5 11. When a hospice provider submits a claim for payment to Medicare and NGS, the  
 6 provider must list the date and type of service that was provided to the patient. The hospice provider  
 7 must also list the name and National Provider Identification ("NPI") number for the patient's primary  
 8 care provider and/or the hospice provider's medical director who signed the CTI authorizing the patient  
 9 to receive hospice care. An NPI number is a unique number that Medicare assigns to each health care  
 10 professional who is involved in the program. Finally, the hospice provider must certify to Medicare and  
 11 NGS that the information listed in the claim is accurate.

12 12. Medicare and NGS decide whether to approve a claim for payment submitted by a  
 13 hospice provider based on the information listed in the claim. They will deny, and will not pay, a claim  
 14 if the patient was not qualified to receive hospice care and the patient's primary care provider and/or the  
 15 hospice provider's medical director did not sign the CTI authorizing the patient to receive such care.

16 13. After Medicare and NGS approve a claim for payment submitted by a hospice provider,  
 17 they generally send the payment to the hospice provider's bank account through an electronic  
 18 funds transfer.

### 19 **III. THE SCHEME**

20 14. Beginning on a date unknown to the Grand Jury, but no later than in or around June 2023,  
 21 and continuing until in or around May 2025, in Fresno County and Kern County, State and Eastern  
 22 District of California, and elsewhere, ZAYAS knowingly and willfully executed, and attempted to  
 23 execute, a scheme to defraud and to obtain money and property owned by and under the custody and  
 24 control of a health care benefit program, namely Medicare, by submitting fraudulent claims to Medicare  
 25 and NGS for the provision of hospice care to patients through Healing Hands Hospice and Humane  
 26 Love Hospice, which contained materially false representations, including that the patients were  
 27 qualified to receive hospice care and that the patients' primary care providers and/or Healing Hands  
 28 Hospice and Humane Love Hospice's medical director had signed CTIs authorizing the patients to

1 receive such care.

2 **IV. MANNER AND MEANS USED TO CARRY OUT THE SCHEME**

3 15. Defendant ZAYAS carried out her scheme by using the following manner and means,  
4 among others:

5 16. Defendant ZAYAS and other people working under her direction and control at Healing  
6 Hands Hospice and Humane Love Hospice obtained the personal identifying information (“PII”) for  
7 Medicare patients by going to retirement residences in Fresno County and Kern County, State and  
8 Eastern District of California, and elsewhere, and asking the patients for their PII and signing them up  
9 for hospice services even though they were not terminally ill. Defendant ZAYAS and the other people  
10 who were working for her were not authorized to conduct business at the retirement residences and  
11 entered the residences after hours when most of the residences’ management staff was gone for the day  
12 to try to avoid detection. Defendant ZAYAS knew that the patients were not terminally ill and therefore  
13 were ineligible for legitimate Medicare payments for hospice care.

14 17. In or around June 2023, DOCTOR ONE was introduced to defendant ZAYAS through  
15 one of his business partners and learned that defendant ZAYAS was looking for a medical director for  
16 Healing Hands Hospice and Humane Love Hospice. A few days later, he met defendant ZAYAS in a  
17 cafeteria at a medical center in Fresno County, State and Eastern District of California. Defendant  
18 ZAYAS brought physician service agreements for Healing Hands Hospice and Humane Love Hospice  
19 with her to the meeting and they proceeded to execute the agreements. DOCTOR ONE, however, did  
20 not perform much work for the companies. He primarily just prescribed controlled substances for  
21 patients. He did not see any patients in-person or communicate with them directly. All his  
22 communications went through defendant ZAYAS and other individuals who he believed worked for her.

23 18. Defendant ZAYAS subsequently caused fraudulent claims to be submitted to Medicare  
24 and NGS for the provision of hospice care to over 100 patients’ whose PII she had obtained by going to  
25 the retirement residences. The claims were submitted to Medicare and NGS through Healing Hands  
26 Hospice and Humane Love Hospice. Each claim contained several false representations, including that  
27 the patient was qualified to receive hospice care and that DOCTOR ONE had signed a CTI authorizing  
28 the patient to receive such care.

1           19.     As part of the scheme, defendant ZAYAS caused to be produced fake CTIs authorizing  
2 the patients to receive hospice care with DOCTOR ONE's signature forged thereon. Defendant ZAYAS  
3 provided the false documents to Medicare and NGS in response to requests for documentation regarding  
4 patients for whom defendant ZAYAS had previously caused fraudulent claims to be submitted.

5           20.     Altogether, Medicare and NGS paid out at least \$2,500,000 to defendant ZAYAS,  
6 Healing Hands Hospice, and Humane Love Hospice because of the fraudulent claims. Medicare and  
7 NGS would not have paid the claims had they known that the patients were not qualified to receive  
8 hospice care and that DOCTOR ONE had not signed the CTIs authorizing the patients to receive  
9 such care.

10          21.     The payments that defendant ZAYAS, Healing Hands Hospice, and Humane Love  
11 Hospice received from Medicare and NGS because of the fraudulent claims were deposited into bank  
12 accounts over which defendant ZAYAS had access and control. She used the proceeds for her own  
13 benefit and for the benefit of others who were not entitled to the funds. For example, she kept  
14 approximately \$77,000 of the proceeds in cash and stored the cash in boxes underneath her bed at one of  
15 her residences in Los Angeles County.

16          22.     At all relevant times, defendant ZAYAS acted with the intent to defraud, which is the  
17 intent to deceive and cheat.

18           **V.     FRAUDULENT CLAIMS SUBMITTED TO MEDICARE AND NGS**

19          23.     On or about the dates below, in Fresno County and Kern County, State and Eastern  
20 District of California, and elsewhere, defendant ZAYAS knowingly and willfully executed, and  
21 attempted to execute, a scheme to defraud and to obtain money and property owned by and under the  
22 custody and control of a health care benefit program, namely Medicare, and caused fraudulent claims for  
23 hospice services to be submitted to Medicare and NGS as follows:

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Count	Patient	Service Date	Submit Date	Claim No.	County
ONE	R.S.	8/4/23 – 8/25/23	9/5/23	22324801019707CAR	Fresno
TWO	C.C.	9/1/23 – 9/25/23	10/3/23	22327600925207CAR	Fresno
THREE	A.I.C.	9/13/23 – 9/27/23	10/3/23	22327601505807CAR	Kern
FOUR	M.M.	1/1/24 – 1/29/24	2/5/24	22403601014607CAR	Fresno

All in violation of 18 U.S.C. § 1347(a)(1) and (2).

COUNTS FIVE AND SIX: [18 U.S.C. § 1028A(a)(1) – Aggravated Identity Theft]

The Grand Jury further charges:

JESSA ZAYAS aka Jessa Contreras,

defendant herein, as follows:

24. The Grand Jury realleges and incorporates by reference as though fully set forth herein the allegations made in paragraphs 1 through 23 of this Indictment.

25. The term “means of identification” includes any name or number that can be used to identify a specific individual.

26. On or about the dates below, in Fresno County and Kern County, State and Eastern District of California, and elsewhere, defendant ZAYAS did knowingly transfer and use a means of identification of another person without lawful authority during and in relation to an unlawful activity that constitutes a violation of federal law, to wit, health care fraud in violation of 18 U.S.C. § 1347(a)(1) and (2), as follows:

Count	Date	Actual Person	Means of Identification Used	Corresponding Count
FIVE	9/5/23	DOCTOR ONE	Name and NPI number for DOCTOR ONE, who was listed as attending doctor for fraudulent claim for hospice care purportedly provided to R.S. with claim no. 22324801019707CAR	ONE
SIX	2/5/24	DOCTOR ONE	Name and NPI number for DOCTOR ONE, who was listed as attending doctor for fraudulent claim for hospice care purportedly provided to M.M. with claim no. 22403601014607CAR	FOUR

1 All in violation of 18 U.S.C. § 1028A(a)(1).

2 FORFEITURE ALLEGATION: [18 U.S.C. § 982(a)(7) - Criminal Forfeiture]

3 27. Upon conviction of one or more of the offenses alleged in Counts One through Four of  
4 this Indictment, defendant ZAYAS shall forfeit to the United States, pursuant to Title 18, United States  
5 Code, Section 982(a)(7), any property, real or personal, that constitutes or is derived, directly or  
6 indirectly, from gross proceeds traceable to the commission of the offenses, including but not limited to  
7 the following:

- 8 a) Approximately \$77,000.00 in U.S. Currency seized from ZAYAS' residence in Los  
9 Angeles County, State and Central District of California, on or about May 28, 2025; and  
10 b) A sum of money equal to the amount of property, real or personal, that constitutes  
11 or is derived, directly or indirectly, from gross proceeds traceable to such offenses,  
12 for which defendant ZAYAS is convicted.

13 28. If any property subject to forfeiture because of the offenses alleged in Counts One  
14 through Four of this Indictment, for which defendant is convicted:

- 15 a) cannot be located upon the exercise of due diligence;  
16 b) has been transferred or sold to, or deposited with, a third party;  
17 c) has been placed beyond the jurisdiction of the court;  
18 d) has been substantially diminished in value; or  
19 e) has been commingled with other property that cannot be easily divided;

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1 it is the intent of the United States, pursuant to Title 18, United States Code, Section 982(b)(1),  
2 incorporating Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of  
3 said defendant, up to the value of the property subject to forfeiture.

4  
5 A TRUE BILL.

6 /s/ Signature on file w/AUSA  
7

8 FOREPERSON  
9

10 MICHELE BECKWITH  
11 Acting United States Attorney

12 **KIMBERLY A. SANCHEZ**

13 KIMBERLY A. SANCHEZ  
14 Assistant United States Attorney  
15 Chief, Fresno Office  
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